

Credit card fraud

Credit card fraud can cause serious trouble.



Things you have to know before using a credit card

Don't apply for a credit card without due care.

Don't give your credit card number away carelessly.

- Don't give your credit card number even to your boyfriend/girlfriend.

Avoid using easy-to-find numbers for use with your credit card.

- Don't use your birthday or telephone number for your credit card.

Keep your credit card separately from cash and your driving license.

Don't use your credit card at questionable shops.

- Use your credit card only at reliable member shops.
- When making online payments using your credit card, make sure in advance that the seller is trustworthy.

* Refer also to "Internet fraud" on page 15.



To avoid being involved

- After handing your credit card to a shop clerk for payment, don't let the card out of your eyesight.
- Be especially careful when the shop clerk takes your credit card to an inner, invisible part of the shop. In this case, ask the clerk to complete the payment procedure in your presence.

- Keep the receipt handed to you at the shop when making a payment by credit card, and check it against the payment statement as soon as it is sent by the credit card company. Doing so will help you detect any losses caused by skimming at an early stage.

* Skimming refers to the illegal capture of account information from the magnetic stripe of a bank or credit card, in order to make a counterfeit card.



If you are involved

- Report to the credit card company immediately if you have your card stolen or suffer any loss from skimming.
- Also report the incident to the police.



What to do afterwards

- Discuss compensation for your loss with the credit card company.

Compensation for loss caused by a stolen or counterfeit card

If your money is withdrawn from an ATM using your stolen bank card ... (Relief under the Depositor Protection Act)

- If you have your bank card stolen, you are obligated to report to the financial institution on the day when the card is stolen or within thirty days after the first illegal withdrawal of your money from an ATM. If a justifiable reason exists, you are allowed to report the loss after the thirty-day period is over, but you cannot request compensation after two years have passed since the illegal withdrawal. Compensation money will be reduced if the loss is caused partly by your negligence, and will not be paid at all if you are held liable for gross negligence. (If the loss is caused by a counterfeit card, compensation money will be paid in full and no deadline is set for the request of compensation.)

If your credit card is stolen and illegally used...

- It should be understood that credit card companies set different compensation rules. (The holder of a stolen card can be required to complete the procedures for compensation within sixty days after the credit card company has sent the statement of payment for the stolen card, or report the incident to the credit card company within two weeks of the receipt of the statement of payment for the stolen card.) It should also be noted that no compensation will be made if you are held liable for negligence. (When loss is caused by a counterfeit card, the holder will not be held liable in most cases.)

Online dating services

Never use this service!



Matters to be noted

For juveniles under 18

- Don't post or respond to any message on an online dating service website, nor access the website in other ways.
- Don't respond to spam emails that are thought to have been sent by online dating service providers. Use a random combination of letters and numbers as your email address so that your name is not easily identified and to reduce the possibility of spam emails reaching you.

For parents

- Be fully aware of the dangers of accessing online dating service websites, and protect your children from these harmful sites by installing filtering software on home PCs, or use the harmful site barring service offered by mobile phone companies.
- Make your children aware that accessing online dating services entails considerable danger, and posting improper messages in dating service websites can constitute a criminal act*, and advise them never to use such services.

* Even juveniles under 18 are subject to legal punishment if they post a message offering paid sexual services in dating service websites or other sites.

General instructions

- Don't use online dating services.
- Don't respond to spam emails.
- Don't meet people whom you get to know through an online dating service without due care.



To avoid being involved

- Don't use online dating services, nor meet people whom you get to know through such a service.

If you choose to meet a person whom you got to know through an online dating service

- Do not get into his car without due care, nor follow him to a deserted spot.
- If you feel threatened or endangered, get out of the situation, and yell or activate your security alarm to call for help.



If you are involved

- Immediately report the incident to the police.
- Don't respond to any further messages from the individual. Change your email address so that you become unreachable to him.
- If you are suffering psychological trauma, consult with a counselor from a professional organization.

